

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
RIVERA, LUIS L	§	Case No. 15-37985 DLT
RIVERA, TERESA	§	
	§	
Debtors	§	

---

NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ANDREW J. MAXWELL, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF COURT  
UNITED STATES BANKRUPTCY CT.  
219 S. DEARBORN STREET  
CHICAGO IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 10/17/2017 in Courtroom 613,

United States Courthouse  
219 S. Dearborn Street  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/22/2017

By: /s/ Andrew J. Maxwell  
Trustee

*ANDREW J. MAXWELL, TRUSTEE  
20 N. CLARK  
SUITE 200  
CHICAGO, IL 60602*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
RIVERA, LUIS L § Case No. 15-37985 DLT  
RIVERA, TERESA §  
§  
Debtors §

---

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	6,556.58
and approved disbursements of	\$	3,010.00
leaving a balance on hand of <sup>1</sup>	\$	3,546.58

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: ANDREW J. MAXWELL, TRUSTEE	\$ 889.15	\$ 0.00	\$ 656.80
Attorney for Trustee Fees: MAXWELL LAW GROUP, LLC	\$ 3,900.00	\$ 0.00	\$ 2,880.89
Attorney for Trustee Expenses: MAXWELL LAW GROUP, LLC	\$ 12.04	\$ 0.00	\$ 8.89
Total to be paid for chapter 7 administrative expenses		\$ 3,546.58	
Remaining Balance		\$ 0.00	

Applications for prior chapter fees and administrative expenses have been filed as follows:

---

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 2,494.26 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000003A	Illinois Department of Revenue	\$ 196.26	\$ 0.00	\$ 0.00
000004	Internal Revenue Service	\$ 2,298.00	\$ 0.00	\$ 0.00
Total to be paid to priority creditors				\$ 0.00
Remaining Balance				\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,384.21 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	American InfoSource LP as agent for	\$ 317.31	\$ 0.00	\$ 0.00
000002	American InfoSource LP as agent for	\$ 428.15	\$ 0.00	\$ 0.00
000005	CAPITAL ONE, N.A.	\$ 589.45	\$ 0.00	\$ 0.00
000003B	Illinois Department of Revenue	\$ 49.30	\$ 0.00	\$ 0.00
Total to be paid to timely general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Andrew J. Maxwell  
Trustee

ANDREW J. MAXWELL, TRUSTEE  
20 N. CLARK  
SUITE 200  
CHICAGO, IL 60602

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Luis L Rivera  
Teresa Rivera  
Debtors

Case No. 15-37985-DLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 6

Date Rcvd: Sep 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db/jdb +Luis L Rivera, Teresa Rivera, 1074 Elmwood Lane, Elk Grove Village, IL 60007-4561  
atty +Colin H Dunn, Clifford Law Offices, P.C., 120 North LaSalle Street, 31st Floor,  
Chicago, IL 60602-2493  
24135028 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
24526515 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24308819 E-mail/Text: rev.bankruptcy@illinois.gov Sep 26 2017 01:02:07  
Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,  
Chicago, Illinois 60664-0338  
23902374 +E-mail/Text: cio.bnemail@irs.gov Sep 26 2017 01:01:21 Internal Revenue Service,  
P.O. Box 7346, Philadelphia 19101-7346

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrew J Maxwell on behalf of Trustee Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,  
trustee@maxwellandpotts.com;naelipas@maxwellandpotts.com;cjcupo@maxwellandpotts.com;jhsmit@maxwe  
llandpotts.com;vbarad@maxwellandpotts.com  
Andrew J Maxwell, ESQ on behalf of Trustee Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,  
amaxwell@ecf.epiqsystems.com;trustee@maxwellandpotts.com;marchfirst\_trustee@hotmail.com  
Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,  
amaxwell@ecf.epiqsystems.com;trustee@maxwellandpotts.com;marchfirst\_trustee@hotmail.com  
Janna L Quarless on behalf of Debtor 1 Luis L Rivera jquarless@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Kristen C Wasieleski on behalf of Debtor 1 Luis L Rivera kwasieleski@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Kristen C Wasieleski on behalf of Debtor 2 Teresa Rivera kwasieleski@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Michael A Miller on behalf of Debtor 1 Luis L Rivera mmiller@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Michael A Miller on behalf of Debtor 2 Teresa Rivera mmiller@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Michael L Sherman on behalf of Creditor CREDIT ACCEPTANCE CORPORATION shermlaw1@aol.com  
Patrick S Layng USTPRRegion11.ES.ECF@usdoj.gov

TOTAL: 10